

owners policies will amount to \$2,300,000 annually, the Insurance Commissioner advises me. And the savings resulting from the 13 per cent decrease in the premiums of the basic fire policies is approximately \$4,300,000. And so, the property owners of Maryland have these tangible benefits from the good work you have done. This is a record of which all of us who are connected with the fire service can be proud. For the economic drain of fires on the resources of the State we love so well is cause for concern and concentrated attention on the part of all of us.

Maryland for years has been in the forefront in its achievements in fire protection and fire prevention. For example, Baltimore City last year was awarded first place among the cities in its category in fire prevention. High rankings were given other departments in the State for their accomplishments in this field.

The whole country has been made aware of the perils of traffic accidents and is familiar with the magnificent job the many public spirited individuals and groups are doing to minimize accidents on our highways. But you people in the fire service stand virtually alone in spearheading the effort to reduce the tragic loss of life and property in fires. Please do not conclude that I wish to de-emphasize the importance of traffic safety. The point I would make is that fire safety as a matter of public concern should be brought to a level with traffic safety, with perhaps much more emphasis upon both. . . .

Last year, scores of persons lost their lives in fires during this winter season especially; daily we read in our newspapers the tragic stories of entire families being wiped out in fires which could have been, and most certainly should have been, prevented. In addition, many millions of dollars worth of property went up in flames. Our record in Maryland, as I have suggested, is good, but it is far from being good enough. And as Governor of the State—and as an old fire fighter myself—I shall not be satisfied until that record is improved.

It is a source of pride to me, as I know it is to all of you, that property owners of Maryland will save millions of dollars in insurance payments as a result of the rate reductions which I have mentioned. Credit for this, as I have pointed out many times, must go to you men whose toil and talent have been employed in fire-prevention and fire-protecting activities. Credit must be paid, too, to our splendid Fire Service Extension at the University of Maryland, where so many of the fire-fighters of the State have been trained in the skills and techniques of fire fighting.